

— DEN. HOSP.

GARDEN HOSE, 30/.
 's good hose, too.
 will give lots of wear and satisfaction.
 you'll want Garden Hose.
 here's where you'll get the long-lasting kind.

BER CO., LTD.,
 (d Co.)
 270 GEORGE-STREET.
SALES.

Y.
NK'S ESTATE
R CENT. DEPOSIT.
In 3 MONTHS, NO INTEREST.
and 3 YEARS FROM DATE OF SALE.
EST at 5 PER CENT.
RDAY, OCT^{BR}. 20,
TE. GROUNDS.

CALL FOR LITHO.
AUCTIONEERS,

GLEBE POINT
IS FAMOUS PROPERTY.
HE GROUND,
TUESDAY, OCTBR. 20,
DOCK.
WRENCH, LTD.

THIS DAY, FRIDAY,
ORDER OF SALE
CITY AND SUBURBAN PROPERTIES
to be
SOLD BY PUBLIC AUCTION,
at the Rooms, First Street, at 11 A.M.,
on THURSDAY, FRIDAY,
LAWREY HILLS—Horse, No. 89, Devonshire
close to Devonshire and Victoria Roads.

WALK.—Two Shops and Dwellings, No. 73 at
 217 Abercrombie-street, between
 Colquhoun-street and Ferguson's
 Engineer's Sale.
WATERFORD.—Shop, No. 131 Bannan-street, at
 Cottage, at north of Roderick-street,
 Freehold. Executors' Sale.
WATSON.—Corner Shop and Five Cottages, Nos. 9
 to 13 Leith-street, corner of Annis-
 street. Executors' Sale.
WATSON.—Two Cottages, Nos. 54 and 55
 Leith-street, between Victoria and
 Glasgow-street.
WHITE POINT.—House, Chalmers' Road, Edinburgh
 street, between Gible Point-road and
 the Sea.
WILKIE.—Cottage, No. 14 George-street. Low
 hold. Executors' Sale.
WINDYBANK.—Cottage, No. 105 Wyndham-street,
 between Glasgow and Leith.

ANNADALE.—Cottage, No. 71 Johnston street, between Reserve and Collins streets.
WICHIE HILL.—Residence, George-street, west of Livingstone road, Marjorie's Place.
WICHIE.—Cottage and Land, Edward and Moore streets, Henderson's Estate.
WICHIE.—Cottage, No. 27 Day-street, The "old"
WICHIE'S HILL.—Residence, Rothella, and 3 acres Tarban Creek, Jorjett, and George streets.
WICHIE.—Block of Land, Forest-road, lot 4, near Rhineland Estate.

POOL.—Store and Cottage, Manzanillo; 6
Inland Altimor; near Fort Parker;
ment, Charin street, in town; Store,
Narra Estate, 954 acres, Calabazas
and Buguing street. Block 25 acres 1 mile
84 acres, Brickmaker's Creek and Sanjo
Creek road.
LTON.—Lots, Hill street, Executive Park.
THICOT.—Lots, Rosenberg street, Executive Park.
ESTVILLO.—Lot, Crayton street, Executive Park.
DE.—Allotment, Bissell street, Schomberg Park.
Executive Park.
BURN.—Allotment, Fillmore and Kiffin streets.
Day's Subdivision.
TO.—222d. Jr. 30th, Myrtle Creek, part of Santa
Ana's Selection, in one or two lots.
RICHARDSON and WRIGHT, JR.

4000 ACRES,
BOUGHT LATELY
ONE LOT AT AN ADMIRABLY LOW PRICE
NOW SUBDIVIDED into
PASTURE FARMS,
AGRICULTURAL FARMS,
LIVING AREAS,
RESIDENTIAL SITES,
GOLF COURSES, and
ORCHARD BLOCKS.
ON EASY TERMS IT DESIRES, 10%
down, 5% per cent. in 6 months, balance
in 5 years at 5 per cent. interest.
Torreña Title, Ltd. GET LITHOGRAPH
STATION, 100, Victoria Road, Singapore.

quite convenient to
MOSS VALE,
 with the Railway Station and Township Office,
 Express, and other Cheap Transport.
AUTUMERERE ESTATE,
 long locked up as home of late Mr. J. Laidlaw,
 AS: 50, 100, 150, 200, 400 Acres,
 and nearer for Residence, etc.
 Inspection Invited.
 ALL particulars apply every Saturday's "Herald"
AUCTION SALE on the Estate
SATURDAY, 21st NOVEMBER,
 at 5 o'clock,
 in conjunction with
A. D. BADGERY,

CHARDSON and WILSON
OLD ACQUAINTANCE. HAVE. BUY A DAY
SIR JOSEPH BANKS ESTATE. Sale 10-11
(SATURDAY), at 2 o'clock. Lots under the
HARDIE and GORRIE.

BICYCLES AND MOTOR CARS.

MONEY MOTOR CAR GARAGE

ENTRY DOCTORS
should know that we have three
power four-seating or two-seating 250
CARS, \$1500 any of the three.
Consumption of petrol, 25 miles per gallon.
Consumption of oil, 10 miles per gallon.

[illegible][illegible][illegible][illegible]

"DIT" Chestnut MARK, for SALE, in
 bulky, all George, Waterloo.
 MARK, 4 years, 1.8 hands tall and
 Roman at Annandale.
 Taken to hire, weekly, delivery via Truck
 State terms for 110, Glasgow, Newcastle.
 ADT Horses for sale, always in all
 and, Waterloo, Tel. 23 North
 Taken to Purchase, VILLAGE CAT at
 M. T. L. M. S. Herald Office.
 CHANGE SULKY FOR SALE, all work
 and for Little Car, 8 George, at Glasgow
 WANTED, Graining for small ponies, also
 any Stallion, Mr. Ellis, 131 George.
 WANTED, POLE and FITTINGS, for a South

COAL FIREWOOD. &c.
LAW MAIN Coal for Steam Locomotives and
wood. Luckley Bros., Wharf, Duffield, P. M.
TRY! WHO IS KITT?

“SAPON.”

WEDGES WITH WOOLLENS, BULK, AND LACER
FROM ALL FOAP POWDERS.
REQUIRED.
In 14 and 64 Packets.

PROPOSED STATE BANK.

TO THE EDITOR OF THE HERALD.

SIR.—As one of the trustees of the Savings
at New South Wales, I would ask per-
mission to correct some misapprehensions
which will have currency. Firstly, our bank is
a Government or "semi-Government" in-
stitution, as is so often stated. Its existence
as completely independent as that of any
other financial concerns, mutual or proprie-
tary, and must be considered as existing for

being, just like any mutual insurance society which acts for the benefit of its members, whilst always preserving a continually increasing trust for those who shall succeed them. It is a social institution of the highest importance, on common-sense lines, and for the defence and perpetuation one would expect individualist and collectivist—even the most radical of "reformers"—to agree. There is no responsibility on the part of the

[illegible]

...carefully chosen securities of the Savings Bank of New South Wales. Let us have faith that Parliament will decline the "reform." Let us take an instance from the records of the Commonwealth Relief Fund, which is said to be historical. A man applied to the committee for relief with peremptory insistence. We were directly informed by the highest possible authority that the person had received

wasted it in folly, and was wholly im-
perished. The "security" of the Crown
is a bit of wilderness, with a bark hovel
and a brush fence. Now, the Crown has already
lost 150 millions of acres of wilderness which
is heavy on its hands; therefore, when there
appears an item in the accounts of the Ad-
ministrator to Settlers Board of "accrued interest
due at June 30, £11,519," the mind, even
of a philanthropist, should be startled at the

savings Bank reserves, just to give body to the sea-piece aforesaid. Banking is one thing, philanthropy another; yet one of your correspondents makes an excellent suggestion to the effect that if amalgamation is seen to be a thing, why not begin with the fusion of the Government Bank and the Advances to Settlers Board? The effect could be calmly considered before commandeering non-political institutions.

...of the bill, but there is one powerful ~~committee~~ committee in the hands of any board of commissioners. That is the power to accept or reject it to any amount, however large, and therefore interest upon them. To go to the root of the matter, whence does the notion come, which is thought to be a right of the State is absolute security? There have been many instances in history where States have been

money when depositors required their money. Theoretically, all property would be levied upon in order to pay the owners of the property are just the same themselves, and would decline self-motivation. So it has been in the past, and shall say it would not be no again. Hence, people should have the option, as now, depositing with the State, which regards deposits as income and, therefore, taxable.

...rations, cemeteries, lunatic asylums, Fitz-
Docks, lighthouses, and all sorts of use-
ful and necessary things which are not real-
isable; or of depositing with a mutual bank
or other banks, which invest the monies in
realisable securities, all of which institutions
have large reserve funds to meet calls, be-
cause, as in the case of banks of issue, heavy
capital of their own. I am, &c.

TO THE EDITOR OF THE HERALD.

Sir,—This is a question affecting more interests than may be apprehended without consideration, and I desire to champion the cause of the Savings Bank of New South Wales. It is not the public who desire the amalgamation, but the Government, who would have the handling of a very large sum

The public have a convenient mode of bank-money and earning interest, which latter is generally been a higher rate than the Government Savings Bank gives.

The rules of the Barrack-street bank define the maximum amount of mortgage loan.

The very large funds handled by the bank are produced good in the past to (inter alia)

ns, and so proved a great assistance to the
ding community generally.
But a very important feature of the bank's
erations will be extinguished, viz., the lend-
of its money (at lowest interest charge)
those requiring it on mortgage of their
ne or investment properties, and thus a
eship be entailed, for it is a fact that, give
private capitalist a chance to raise his
e of interest, and up it goes. This Eastern

It used to be a well-known fact that this Savings Bank of New South Wales had a very valuable reserve fund—now about £300,000. Whose is this money? Equitably it belongs to all the past depositors, for it was built up from unutilised or surplus interest (profits) and above what had been placed to current accounts and dividends.

over contingent losses in the realising of
for securities. A nice gift this £300,000 to
picked up by the Government,
the ease with which money may be lodged
withdrawn is widely different from the
difficulty obtaining in the Government Savings
Bank. The public, or the portions of it re-
presented by the savings people and the bor-
rower upon freeholds, should awake to the im-
portance of the step proposed, and protest

DON'T LOOK OLD.
With advancing years **greyness** increases. Stop it
Lockyer's Sulphur Hair Restorer, which darkens
the former colour, and preserves the appearance.

page of pictures in this week's "Mail" illustrates the opening of the Prince Alfred Club's season.—Advt.

a.news-page132

very desirous that the Arbitration Bill should be finally dealt with. The question now most pressing was that of passing the Estimates; after that, he thought members would agree that the Finance Bill should be completed this

that the Papua Bill should be completed this session. There was only one clause of the

Mr. TUDOR (Vic.): In the opinion of the police not 20 per cent. of all the alienations go beyond the boundaries of the electorate.

Mr. WATSON said it was absolutely necessary for the Government to have attempted to convey that the state of the country was not so grave as an election. Whenever elections were held there would be large numbers of blank votes on the rolls.

Mr. BRENNER (S.A.) pointed out that the statements made by Mr. Reid and Mr. Thomson meant that it would take six months to collect and complete the rolls in a period of nine months there would be a considerable number of blank votes from the rolls, so that the rolls could never approach 100 per cent.

houses of the Western Australian legislature had passed resolutions for the reservation of

Mr. BATCHELOR (S.A.) pointed out that the statements made by Mr. Reid and Mr. Thomson meant that it would take nine months to collect and complete the rolls. In a period of nine months there would be a fresh crop of inaccuracies, so that the rolls could never approach perfection.

what those changes were the Minister for Defence would state to the committee of sup-

THE BUDGET.

The Estimates were then further considered in committee.

Sir JOHN FORREST (N.A.) continued his remarks, and urged that the Commonwealth should take over the Federal States only as they matured. He thought that the Commonwealth should have the power to legislate on the subject of redemption, leaving interminable bond issues to the States, with the right to repurchase them at any time. He was in favour of continuing the London Convention.

Mr. KNOX (Vic.) also thought the debts of the States should be taken over by the Commonwealth, and that the States should have a little hope of the interest account in the early future by the conversion of the Commonwealth bonds. He thought the Commonwealth had not a good name on the London market. (Hear, hear, and dissent.)

MR. FRYING (N.S.W.)

could help individual enterprise and the producers of Australia by the use of the powers

\$2100,000 in bonuses the country had handed out to its black population. "That was a clear profit of half a million," he said. "That is clear as daylight." He denied the statement that black wages had increased in New South Wales if the figure was based on the number of blacks who were licenced. It was not to be expected that there could be an appreciable rise in the wages of blacks, he said, because of the small wealth in regard to black labour on plantations.

Item 3, "The Sonnet," £212, was agreed to. On Item 2, House of Representatives, £8470.

Mr. MCDONALD and others called attention to £226 as payment to Sir Malcolm McLean and Mr. Blackwood, whose elections were secured only after they had taken their share of the £226,000 of the Government's share of the ordinary salaries due to them during that term.

THE TREASURER explained that before the Government had been asked to make the payment the law officers of the Crown, Sir James Watson and Sir James Macdonald, had been consulted.

roughly canvassed at the last general election, and therefore a subject on which the

they sat in the House. The money paid to the State of New York for the election had been placed on the estimates by Mr. Watson, as Treasurer, and he (Sir George Turner) had not been asked to sign the estimates. The Treasurer at the time he would not have placed it on the estimates. Sir Malcolm Macleod said that he had not signed the estimates, not knowing whether he desired to take the money, but Mr. Macleod would not do so. Sir George Watson said that Mr. Macleod, Wood and Sir Malcolm McEwen had been elected by the people, and had held their seats in the House. While they were there he believed they would do their duty.

THE TREASURER: Not if the election is declared void.

SIR GEORGE WATSON: But they are in the House. The Government officers were responsible for the elections having been declared void, and the Government was therefore responsible for the money paid. He would not do so if a man might be elected, and move with it.

Mr. MAHON: We should let you hurry in-

There had been no request from the party to be considered as a matter of principle. He would, if could, go further, and in a case like this, where the Government was responsible by the fault of the Government officers responsible the candidates for legitimate expense.

After considerable debate, in which it was urged that candidates at elections ruled by mistake of Government officers should be recompensed for their expenses, the TRESURER said that such a question did not seem unreasonable. At the same time, it was not a question to be taken and a precedent established. He thought the item might be allowed in part now, and a decision might be made on the whole question to-day. (Hear, hear.) He would read the whole circumstances surrounding this

Government should have pushed on with the Trade Marks Bill. (Hear, hear.) That

House, if the Government had not seen it
way to pay the expenses of the candidates
these elections voided by the Government.
The Government members would have had
opportunity of declaring what they de-
(hear, hear) He wished to make a
statement. Mr. Speaker said, it should
go to the two defeated gentlemen as well
to the two members now in the House. (Hm.)

On the item, "Improved mail service
New Hebrides, the Solomon, and Norfolk
land services, and new service to the So-
lomon Islands, the Gilbert and Ellice Group
Guinea, £6,000."

The PRIME MINISTER explained that the
Commonwealth was to be a part of it, as
the original intention was that the services out
the places mentioned were greatly im-
proved.

MR. PAGE (Q.) moved to strike the last
item.

MR. WATSON moved Mr. PAGE would not

motion of censure. (Laughter.) It was merely intended to secure an expression of

There is every prospect of a friendly settlement between Western Australia and the beginning of the year.

without the expense of a commission. He sent a letter written by Kronheimer Limited per to represent New Zealand Match, in which teams from the majority of States will compete. Nominations close next Wednesday.

It is expected that there will be some slight delay in the completion of the connection with the coal and oil fields of the north. The annual meeting of the National Life Association was held at the Hotel Hamilton in New York City on Monday, November 10, 1908. The meeting was held in the city of New York, and was attended by a large number of delegates from the various states. The meeting was held in the city of New York, and was attended by a large number of delegates from the various states. The meeting was held in the city of New York, and was attended by a large number of delegates from the various states.

Commonwealth should be laid on the table. (November 14).

IMPORTATION OF STRIPPERS AND BAR-

COUNTRY QUARTER SESSION.

BRAINWOOD, Thursday.

The Quarter Sessions were held to-day in the Court House. Judge Fitzharringe presided. Mr. Bell prosecuting for the Crown. The charges of perjury, and pleaded guilty to three months imprisonment, and to find sureties for good behavior, for 12 months. This was the only case.

The Kaiser recently entered the Great House to witness the rehearsal of the ballet, "Coppelia." The manager of the ballet, difficulty in arranging the orchestra. The conductor of the orchestra, and the corps de ballet were all present. Suddenly, says the "Telegraph," from the dark of the "theater," a man came to the front of the auditorium, someone intervened and the "Telegraph" says that he was in Hungary about it. He had been told that it was to be a performance of the ballet, and he had come to see it.

Mr. McDONALD took exception to the Prime Minister having said that an election at the

The "Mail" has two pages of interesting pictures illustrative of the opening of the Queens Victoria Memorial Pavilion, from Alfred Hospital.—Advt.

A double page of this week's "Mail" is given to three splendid and unique pictures, entitled "New Years at Sydney".—Advt.

nla.gov.au/nla:news-page132979

one page: 10-15 min

FUNERALS.

FOURIES.—The Friends of Mrs. M. J. MURPHY are respectfully invited to attend the funeral of her late husband, Mr. M. J. MURPHY, who died on 26th inst. at 10 o'clock this (Friday) morning, at his late residence, 111, Pitt-street, Sydney, at 10 o'clock this (Friday) morning, for Waverley Cemetery.

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DIRECT FROM PARIS FOR 2s 6d.

Many countries produce gloves, but FRENCH GLOVES still hold the palm.

Our buyer has been on the lookout for the best and most RELIABLE FRENCH GLOVES for HALF A CENTURY, and has at last discovered that which meets the requirements of the SYDNEY LADIES.

This is a beautiful fine FRENCH GLOVE, with a beautiful French, a perfect glove, only 2s 6d a pair.

Washing, Line Thread, all colours, ALL PRICES, 1s to 2s 6d a pair.

LA MAISON PARISIENNE, 20 to 30 INSIDE THE STRAND.

SALE OF SALVAGE DRAPERY AT SWEET BROTHERS, NORTH SYDNEY.

Having secured another Lot of SALVAGE GOODS from the burnt ship MOUNT STEWART, we will hold a GREAT SALVAGE SALE

of the following, commencing THIS DAY, at 10 o'clock sharp:

HOYLE'S PRINTS, DRESS MUSLINS, LACE CURTAINS, WINDOW MUSLINS, FLOOR CLOTHS, MEN'S SHIRTS, LADIES' HOSIERY, ETC.

AT SWEET BROTHERS, NORTH SYDNEY.

APARTMENTS, BOARD, & RESIDENCE.

AT SWEET BROTHERS, NORTH SYDNEY.

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W. T. WATERS AND CO., LTD.

"THE LEADERS OF FASHION."

EXTRA SPECIAL VALUES IN OUR DRESS AND SILK SECTIONS this season. Every line of goods is marked at a low price.

SMART DRESS GOODS. COTTON ETTAMINE in Round and Square Designs, the latest of Style, 36 in. to 42 in.

NEW BLOUSES. CANTAR BLOUSES, Plain or Spotted, Snuggled, a remarkable cheap lot, 1s 11d.

WE ARE CENTRAL AGENTS FOR WEIGEL'S PAPER PATTERNS.

W. T. WATERS AND CO., LTD., "THE LEADERS OF FASHION."

KING AND GEORGE STREETS, SYDNEY.

PROFESSIONS, TRADES, &c.

A GOOD OFFER OF LOWER SET OF TEETH.

STONEY DENTAL COMPANY, 84 George-street, Sydney.

AT SWEET BROTHERS, NORTH SYDNEY.

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SALVAGE SALE! SALVAGE SALE!

EX MOUNT STEWART. This is the chance of years. Don't miss it. These goods are up to date. Thoughtful buyers will not pass this opportunity.

They are not damaged, and are being sold at BLACKOUT-PRICED. The big list: LINOLIN (two yards wide), 1s 11d per yard; world's best (one yard wide), 1s 11d; worth 1s 11d.

SUPERIOR LINOLIN (two yards wide), worth 4s 6d, 3s 6d, 2s 6d, and 1s 6d; selling at HALF-PRICE.

50 Cases of Goods offered to-day, comprising all Dressing, Calicoes, and UNDERWEAR.

C. G. HATTE, LIMITED, NEWTOWN.

WET SALVAGE SALE. GOODS WATERS AND CO., LTD.

WATERS AND CO., LTD., "THE LEADERS OF FASHION."

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AT SWEET BROTHERS, NORTH SYDNEY.

SWEET BROS.

"WHERE BIZ HUMS."

NEWTOWN, NORTH SYDNEY.

THE SHOP THAT DOES THINGS.

ON SATURDAY, AT 9 O'CLOCK, WE BEGIN THE GREAT SILK SALE.

EVER CONDUCTED IN AUSTRALIA.

MOST AMAZING SILK PURCHASE EVER MADE.

25,000 YARDS OF SILK (TWENTY-FIVE THOUSAND YARDS).

being the Entire Stock of a very large Wholesale House Purchased for CASH.

OUR DOLLARS DID THE TRICK, AND THAT'S ENOUGH FOR YOU.

100 FEET OF WINDOW SPACE devoted entirely to this BIG PURCHASE.

TURN THIS OVER IN YOUR MIND AGAIN.

25,000 YARDS.

SILKS, SILKS, SILKS.

NEVER BEFORE SUCH PLEASANT VALUES.

NEVER BEFORE SO MANY OF THEM.

THE MOST EXPERIENCED SHOPPERS WILL BE AMAZED AT THIS OPPORTUNITY.

EVERY OFFERING STANDS UNPARALLELED.

WE ARE USING THE STOKESMAN LANGUAGE.

EVERY WORD OF OUR ANNOUNCEMENT IS BACKED UP WITH THE LOWEST PRICES EVER QUOTED.

REMARKABLE VALUE.

JAP. SILKS.

MRS. MCCATHIE'S.

THE IDEAL SHOPPING QUARTERS.

A MORE TIMELY OR INTERESTING SPECIAL THAN THIS WOULD BE HARD TO FIND.

WHITE JAP. the Favourite of all SILKS, for Blouses, etc. 50c per piece to be sold in a day.

250 Pieces of Quality WHITE JAP. SILK, 37 in. wide. Total Price, 25s 10d. This Day, 1s 11d.

WHITE and CREAM ALL-WOOL, CANVAS, YOLIE, Double Width. This Day, 12s 6d per yard. Worth 16s 6d.

WE TEACH THE CORTICELLI EMBROIDERY WORK FREE OF CHARGE.

THE HURDIEST SHOP IN SYDNEY.

100 PITT-STREET.

OUR TIP. Worth their Weight in Gold.

Make this special offer to attract our English Tip, from the famous Firms of South Africa.

The Pattern, Cream, Natural, and Black Tip, 12 in. wide. Length 12 inches. Only 1s 11d each, loaded by the yard.

250 Pieces of BLACK TIP, 12 in. wide. Length 12 inches. Only 1s 11d each, loaded by the yard.

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"FURORS" IN SILKS.

PITT-STREET HORDEN'S.

TO-DAY.

These goods are our own importation, and were purchased under the most favourable terms in the London and European Markets.

They will be sold at a price under regular prices for these goods.

80 PIECES OF COLOURED PALETTE, from 1s 11d to 1s 11d.

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